

In re:

Shannon Sager

Debtor

Case No. 24-30356-skh

Chapter 7

District/off: 0868-3

User: admin

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Date Rcvd: Aug 16, 2024

Form ID: 309A

Total Noticed: 32

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 18, 2024:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	Shannon Sager, 4220 17th Ave S. Suite 12, Fargo, ND 58103-3346
1103406	Ada Funmaker, 3097 Kingswood Court, Green Bay, WI 54313-9002
1103413	Arrowhead, PO Box 157, Claymont, DE 19703-0157
1103414	Arrowhead Advance, PO Box 157, Claymont , DE 19703-0157
1103421	Corwin Toyota, 222 40th Street S, Fargo, ND 58103-1118
1103427	Goldmark, 1881 39th Southwest, Suite 107, Fargo, ND 58103-6522
1103429	John Gaffan, 4235 9th Ave Circle South, Suite 205, Fargo, ND 58103-7055

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
aty	Email/Text: mac@mbvesq.com	Aug 16 2024 18:45:00	Maurice VerStandig, The Dakota Bankruptcy Firm, 1630 1st Avenue N, Suite B PMB 24, Fargo, ND 58102
tr	EDI: BGWDOELING.COM	Aug 16 2024 22:45:00	Gene W Doeing, Bankruptcy Trustee, 3429 Interstate Blvd. S., P.O. Box 9231, Fargo, ND 58106-9231
1103407	Email/Text: solutionsbankruptcy@affinityplus.org	Aug 16 2024 18:45:00	Affinity Plus Fcu, 175 W Lafayette Frontage Rd, Saint Paul, MN 55107-1488
1103408	Email/Text: solutionsbankruptcy@affinityplus.org	Aug 16 2024 18:45:00	Affinity Plus Fcu, Attn: Bankruptcy, 175 W Lafayette Frontage Rd, Saint Paul, MN 55107-1488
1103409	Email/Text: solutionsbankruptcy@affinityplus.org	Aug 16 2024 18:45:00	Affinity Plus Federal Credit Union, 175 W Lafayette Frontage Rd, Saint Paul, MN 55107-1488
1103410	Email/Text: solutionsbankruptcy@affinityplus.org	Aug 16 2024 18:45:00	Affinity Plus Federal Credit Union, Attn: Bankruptcy, 175 W Lafayette Frontage Rd, Saint Paul, MN 55107-1488
1103411	^ MEBN	Aug 16 2024 18:42:51	Aidvantage, PO Box 3229, Wilmington, DE 19804-0229
1103412	EDI: MAXMSAIDV	Aug 16 2024 22:45:00	Aidvantage, Attn: Bankruptcy, PO Box 9635, Wilkes Barre, PA 18773-9635
1103413	^ MEBN	Aug 16 2024 18:42:52	Arrowhead, PO Box 157, Claymont, DE 19703-0157
1103414	^ MEBN	Aug 16 2024 18:42:52	Arrowhead Advance, PO Box 157, Claymont , DE 19703-0157
1103416	Email/Text: bnddealforms@nd.gov	Aug 16 2024 18:45:00	Bank of Nd Student Loan Svcs, Attn: Bankruptcy, 1200 Memorial Hwy, Bismarck, ND 58504-5262
1103415	+ Email/Text: bnddealforms@nd.gov	Aug 16 2024 18:45:00	Bank of Nd Student Loan Svcs, PO Box 5509,

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1103418	EDI: CAPITALONE.COM		Bismarck, ND 58506-5509
1103417	EDI: CAPITALONE.COM	Aug 16 2024 22:45:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
1103420	EDI: WFNNB.COM	Aug 16 2024 22:45:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, PO Box 18215, Columbus, OH 43081
1103419	EDI: WFNNB.COM	Aug 16 2024 22:45:00	Comenity Bank/Lane Bryant, PO Box 182789, Columbus, OH 43218-2789
1103422	Email/PDF: creditonebknotifications@resurgent.com	Aug 16 2024 18:57:16	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
1103423	Email/PDF: creditonebknotifications@resurgent.com	Aug 16 2024 18:57:10	Credit One Bank, Attn: Bankruptcy Department, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
1103424	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Aug 16 2024 18:45:00	Dept of Education/Neln, PO Box 82561, Lincoln, NE 68501-2561
1103428	EDI: IRS.COM	Aug 16 2024 22:45:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
1103431	+ Email/Text: bankruptcy@kikoff.com	Aug 16 2024 18:45:00	Kikoff Lending LLC, Attn: Bankruptcy, 75 Broadway, Ste 226, San Francisco, CA 94111-1458
1103430	+ Email/Text: bankruptcy@kikoff.com	Aug 16 2024 18:45:00	Kikoff Lending LLC, 75 Broadway, San Francisco, CA 94111-1423
1103432	+ Email/Text: ecftax@nd.gov	Aug 16 2024 18:45:00	North Dakota Office of State Tax Commiss, 600 E. Boulevard Ave. Dept. 127, Bismarck, ND 58505-0602
1103434	EDI: AGFINANCE.COM	Aug 16 2024 22:45:00	Onemain Financial, Attn: Bankruptcy, PO Box 3251, Evansville, IN 47731-3251
1103433	EDI: AGFINANCE.COM	Aug 16 2024 22:45:00	Onemain Financial, PO Box 1010, Evansville, IN 47706-1010
1103435	^ MEBN	Aug 16 2024 18:42:51	Westlake Portfolio Management, LLC, 4751 Wilshire Blvd, Los Angeles, CA 90010-3827
1103436	^ MEBN	Aug 16 2024 18:42:50	Westlake Portfolio Management, LLC, Attn: Bankruptcy, PO Box 76809, Los Angeles, CA 90076-0809

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
1103425		EAST CENTRAL JUDICIAL DISTRICT COURT
1103426		EAST CENTRAL JUDICIAL DISTRICT COURT

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 18, 2024

Signature: /s/Gustava Winters

Information to identify the case:

Debtor 1:	Shannon Sager			Social Security number or ITIN: XXX-XX-6681
	First Name	Middle Name	Last Name	EIN: -----
Debtor 2: (Spouse, if filing)	First Name	Middle Name	Last Name	Social Security number or ITIN: _____ EIN: ____-
United States Bankruptcy Court:	District of North Dakota			Date case filed for chapter: 7 8/16/24
Case number:	24-30356			

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Shannon Sager	
2. All other names used in the last 8 years		
3. Address	4220 17th Ave S, Suite 12 Fargo, ND 58103	
4. Debtor's attorney Name and address	Maurice VerStandig The Dakota Bankruptcy Firm 1630 1st Avenue N Suite B PMB 24 Fargo, ND 58102	Contact phone 701-394-3215 Email: mac@mbvesq.com
5. Bankruptcy trustee Name and address	Gene W Doeing Bankruptcy Trustee 3429 Interstate Blvd. S. P.O. Box 9231 Fargo, ND 58106-9231	Contact phone 701-232-8757 Email: heather@kaler-doeing.com

For more information, see page 2 >

Debtor Shannon Sager

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<b>6. Bankruptcy clerk's office</b>	655 1ST AVENUE NORTH, SUITE 210 FARGO, ND 58102	Hours open: 8:00am–4:30pm Mon–Fri  Contact phone (701) 297-7100  Date: 8/16/24
<b>7. Meeting of creditors</b>	<b>September 25, 2024 at 09:00 AM</b>	Location:  <b>Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 980 141 0397, and Passcode 3977356318 OR, call (1) 701-607-6750</b>
	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>For additional meeting information go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a>.</b>	
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Filing deadline: 11/25/24</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.
<b>11. Creditors with a foreign address</b>		If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.
<b>12. Exempt property</b>		The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.